

IGCSE Business Studies

Glossary · · every term in the course, A–Z

English	Pinyin
 absenteeism <i>/ˌæbsən'ti:ɪzəm/</i>	quē qín
 acid test ratio <i>/ˈæsɪd test 'reɪʃjəʊ/</i>	sù dòng bǐ lǜ
 added value <i>/ˈædɪd 'vælju:/</i>	zēng zhí
 advertising <i>/ˈædvərtaɪzɪŋ/</i>	guǎng gào
 application form <i>/ˌæplɪ'keɪʃn fɔ:m/</i>	shēn qǐng biǎo
 assets <i>/ˈæsɛts/</i>	zī chǎn
 autocratic <i>/ˌɔ:təʊ'krætɪk/</i>	zhuān zhì xíng
 automation <i>/ˌɔ:tə'meɪʃn/</i>	zì dòng huà
 autonomy <i>/ɔ:'tɒnəmi/</i>	zì zhǔ quán
 average cost <i>/ˈævərɪdʒ kɒst/</i>	píng jūn chéng běn
 batch production <i>/bætʃ prə'dakʃn/</i>	pī liàng shēng chǎn
 bonus <i>/ˈbɒnəs/</i>	jiǎng jīn
 boom <i>/bu:m/</i>	fán róng
 brand <i>/brænd/</i>	pǐn pái
 break-even <i>/breɪk 'i:vən/</i>	yíng kuī píng héng
 break-even chart <i>/breɪk 'i:vən tʃɑ:t/</i>	yíng kuī píng héng tú
 break-even point <i>/breɪk 'i:vən pɔɪnt/</i>	yíng kuī píng héng diǎn
 business <i>/ˈbɪznəs/</i>	qǐ yè

English	Pinyin
 business cycle <i>/ˈbɪznəs 'saɪkl/</i>	jīng jì zhōu qī
 business plan <i>/ˈbɪznəs plæn/</i>	shāng yè jì huà shū
 capital <i>/ˈkæpɪtl/</i>	zī běn
 capital employed <i>/ˈkæpɪtl em'plɔɪd/</i>	suǒ yòng zī běn
 cash <i>/kæʃ/</i>	xiàn jīn
 cash-flow <i>/kæʃ fləʊ/</i>	xiàn jīn liú
 cash-flow forecast <i>/kæʃ fləʊ 'fɔ:kæst/</i>	xiàn jīn liú yù cè
 chain of command <i>/tʃeɪn ɒv kə'mænd/</i>	zhǐ huī liàn
 channel of distribution <i>/ˈtʃænl ɒv ,dɪstrɪ'bju:ʃn/</i>	fēn xiāo qú dào
 closing balance <i>/ˈkləʊzɪŋ 'bæləns/</i>	qī mò yú é
 commanding <i>/kə'mændɪŋ/</i>	zhǐ huī
 commission <i>/kə'mɪʃn/</i>	yòng jīn
 communication <i>/kə,mju:ni'keɪʃn/</i>	gōu tōng
 communication barrier <i>/kə,mju:ni'keɪʃn 'bæriə/</i>	gōu tōng zhàng ài
 competition <i>/ˌkɒmpə'tɪʃn/</i>	jìng zhēng
 competitive pricing <i>/kəm'petɪtɪv 'praɪsɪŋ/</i>	jìng zhēng dìng jià
 conflict <i>/ˈkɒnflikt/</i>	chōng tū
 conglomerate integration <i>/kən'glɒməreɪt ,ɪntɪ'greɪʃn/</i>	hùn hé yī tǐ huà
 consumer protection <i>/kən'su:mə prə'tekʃn/</i>	xiāo fèi zhě bǎo hù

English	Pinyin
 contract of employment <i>/ˈkɒntrækt ɒv emˈplɔɪmənt/</i>	gù yōng hé tóng
 contribution <i>/ˌkɒntrɪˈbjʊːʃn/</i>	gòng xiàn
 controlling <i>/kənˈtrəʊlɪŋ/</i>	kòng zhì
 coordinating <i>/kəʊˈɔːdɪneɪtɪŋ/</i>	xié tiáo
 cost <i>/kɒst/</i>	chéng běn
 cost of sales <i>/kɒst ɒv seɪlz/</i>	xiāo shòu chéng běn
 cost-plus pricing <i>/kɒst plʌs ˈpraɪsɪŋ/</i>	chéng běn jiā chéng dīng jià
 crowdfunding <i>/ˈkraʊdfʌndɪŋ/</i>	zhòng chóu
 current assets <i>/ˈkʌrənt ˈæsets/</i>	liú dòng zī chǎn
 current liabilities <i>/ˈkʌrənt ˌlaɪəˈbɪlɪtɪz/</i>	liú dòng fù zhài
 current ratio <i>/ˈkʌrənt ˈreɪʃjəʊ/</i>	liú dòng bǐ lǜ
 customer loyalty <i>/ˈkʌstəmə ˈlɔɪəlti/</i>	gù kè zhōng chéng dù
 customer service <i>/ˈkʌstəmə ˈsɜːvɪs/</i>	gù kè fú wù
 customers <i>/ˈkʌstəməz/</i>	gù kè
 CV <i>/ˌsiː ˈviː/</i>	jiǎn lì
 data <i>/ˈdeɪtə/</i>	shù jù
 de-industrialisation <i>/də ɪnˌdʌstriəlaɪˈzeɪʃn/</i>	qù gōng yè huà
 debentures <i>/deˈbentʃəz/</i>	zhài quán
 debts <i>/dets/</i>	zhài wù
 layering <i>/diˈleɪərɪŋ/</i>	biǎn píng huà

English	Pinyin
 democratic <i>/ˌdeməˈkrætɪk/</i>	mín zhǔ xíng
 developed economy <i>/dɪˈveləpt ɪˈkɒnəmi/</i>	fā dá jīng jì tǐ
 developing economy <i>/dɪˈveləpɪŋ ɪˈkɒnəmi/</i>	fā zhǎn zhōng jīng jì tǐ
 direct selling <i>/daɪˈrekt ˈselɪŋ/</i>	zhí xiāo
 diseconomies of scale <i>/ˌdɪsɪˈkɒnəmɪz ɒv skeɪl/</i>	guī mó bù jīng jì
 dismissal <i>/dɪˈsmɪsl/</i>	jiě gù
 dividend <i>/ˈdɪvɪdend/</i>	gǔ xī
 dynamic pricing <i>/daɪˈnæmɪk ˈpraɪsɪŋ/</i>	dòng tài dīng jià
 e-commerce <i>/iː ˈkɒmɜːs/</i>	diàn zi shāng wù
 economic problem <i>/ˌiːkəˈnɒmɪk ˈprɒbləm/</i>	jīng jì wèn tí
 economies of scale <i>/ɪˈkɒnəmɪz ɒv skeɪl/</i>	guī mó jīng jì
 employees <i>/emˈplɔɪiːz/</i>	yuán gōng
 employment laws <i>/emˈplɔɪmənt lɔːz/</i>	láo dòng fǎ
 enterprise <i>/ˈentəpraɪz/</i>	qǐ yè jiā cái néng
 entrepreneur <i>/ˌɒntrɪprəˈnjuə/</i>	qǐ yè jiā
 environment <i>/enˈvaɪrənmənt/</i>	huán jìng
 ethical behaviour <i>/ˈeθɪkl bɪˈheɪvjə/</i>	dào dé xíng wéi
 exchange rates <i>/eksˈtʃeɪndʒ reɪts/</i>	huì lǜ
 expansion <i>/ekˈspænjən/</i>	kuò zhāng
 expenses <i>/ekˈspensɪz/</i>	fèi yòng

English	Pinyin
 export <i>/ˈɛkspɔ:t/</i>	chū kǒu
 extension strategy <i>/ɛkˈstɛnjən ˈstrætədʒi/</i>	yán cháng cè lüè
 external benefits <i>/ɛkˈstɜ:nl ˈbenɪfts/</i>	wài bù shōu yì
 external communication <i>/ɛkˈstɜ:nl kəˌmju:nɪˈkeɪʃn/</i>	wài bù gōu tōng
 external costs <i>/ɛkˈstɜ:nl kɒsts/</i>	wài bù chéng běn
 external growth <i>/ɛkˈstɜ:nl grəʊθ/</i>	wài bù zēng zhǎng
 external influences <i>/ɛkˈstɜ:nl ˈɪnfluːənsɪz/</i>	wài bù yǐng xiǎng
 external recruitment <i>/ɛkˈstɜ:nl rɪˈkru:tmənt/</i>	wài bù zhāo pìn
 factors of production <i>/ˈfæktəz ɒv prəˈdʌkʃn/</i>	shēng chǎn yào sù
 feedback <i>/ˈfi:dbæk/</i>	fǎn kuì
 finance <i>/ˈfaɪnæns/</i>	zī jīn
 fixed costs <i>/fɪkst kɒsts/</i>	gù dìng chéng běn
 flow production <i>/fləʊ prəˈdʌkʃn/</i>	liú shuǐ xiàn shēng chǎn
 franchise <i>/ˈfræntʃaɪz/</i>	tè xǔ jīng yíng
 franchisee <i>/ˈfræntʃɪsi:/</i>	jiā méng shāng
 franchisor <i>/ˈfræntʃaɪzə/</i>	shòu quán shāng
 fringe benefits <i>/frɪndʒ ˈbenɪfts/</i>	é wài fú lì
 globalisation <i>/ˌgləʊbəlaɪˈzeɪʃn/</i>	quán qiú huà
 goods <i>/ɡʊdz/</i>	shāng pǐn
 grants <i>/grænts/</i>	bǔ zhù jīn

English	Pinyin
 gross profit <i>/grəʊs ˈprɒfɪt/</i>	máo lì rùn
 gross profit margin <i>/grəʊs ˈprɒfɪt ˈma:dʒɪn/</i>	máo lì lǚ
 growth <i>/grəʊθ/</i>	zēng zhǎng
 hierarchy <i>/ˈhaɪərə:ki/</i>	céng jí
 hierarchy of needs <i>/ˈhaɪərə:ki ɒv ni:dz/</i>	xū qiú céng cì
 hire purchase <i>/ˈhaɪə ˈpɜ:tʃɪs/</i>	fēn qī fù kuǎn
 horizontal integration <i>/ˌhɒrɪˈzɒntl ˌɪntɪˈgreɪʃn/</i>	héng xiàng yī tǐ huà
 hygiene factors <i>/ˈhaɪdʒi:n ˈfæktəz/</i>	bǎo jiàn yīn sù
 import <i>/ɪmˈpɔ:t/</i>	jìn kǒu
 income statement <i>/ˈɪŋkʌm ˈsteɪtmənt/</i>	sǔn yì biǎo
 incorporated <i>/ɪnˈkɔ:pəreɪtɪd/</i>	fǎ rén
 induction training <i>/ɪnˈdʌkʃn ˈtreɪnɪŋ/</i>	rù zhí péi xùn
 inflation <i>/ɪnˈfleɪʃn/</i>	tōng huò péng zhàng
 inflows <i>/ˈɪnfləʊz/</i>	liú rù
 innovative <i>/ɪnəˈveɪtɪv/</i>	chuàng xīn
 interest <i>/ˈɪntrest/</i>	lì xī
 interest rates <i>/ˈɪntrest reɪts/</i>	lì lǚ
 internal communication <i>/ɪnˈtɜ:nl kəˌmju:nɪˈkeɪʃn/</i>	nèi bù gōu tōng
 internal growth <i>/ɪnˈtɜ:nl grəʊθ/</i>	nèi bù zēng zhǎng
 internal recruitment <i>/ɪnˈtɜ:nl rɪˈkru:tmənt/</i>	nèi bù zhāo pìn

English	Pinyin
 international market <i>/ˌɪntəˈnæʃənəl ˈmɑːkɪt/</i>	guó jì shì chǎng
 internet <i>/ˈɪntənət/</i>	hù lián wǎng
 interview <i>/ˈɪntəvjʊː/</i>	miàn shì
 inventory <i>/ˈɪnvəntri/</i>	kù cún
 job analysis <i>/dʒɒb əˈnæləsɪs/</i>	gōng zuò fēn xī
 job description <i>/dʒɒb dɪˈskrɪpʃn/</i>	gōng zuò miáo shù
 job enlargement <i>/dʒɒb enˈlaːdʒmənt/</i>	gōng zuò kuò dà huà
 job enrichment <i>/dʒɒb enˈrɪtʃmənt/</i>	gōng zuò fēng fù huà
 job production <i>/dʒɒb prəˈdʌkʃn/</i>	dān jiàn shēng chǎn
 job rotation <i>/dʒɒb rəʊˈteɪʃn/</i>	gōng zuò lún huàn
 joint venture <i>/dʒɔɪnt ˈventʃə/</i>	hé zī qǐ yè
 just-in-time <i>/dʒʌst ɪn taɪm/</i>	zhǔn shí zhì
 labour <i>/ˈleɪbə/</i>	láo dòng lì
 labour turnover <i>/ˈleɪbə ˈtɜːnəʊvə/</i>	yuán gōng liú dòng lǚ
 laissez-faire <i>/ˈleɪsez feə/</i>	fàng rèn xíng
 land <i>/lænd/</i>	tǔ dì
 leadership style <i>/ˈliːdʃɪp staɪl/</i>	lǐng dǎo fēng gé
 lean production <i>/liːn prəˈdʌkʃn/</i>	jīng yì shēng chǎn
 leasing <i>/ˈliːsɪŋ/</i>	zū lìn
 legal controls <i>/ˈliːgl kənˈtrəʊlz/</i>	fǎ lǚ guǎn zhì

English	Pinyin
 liabilities <i>/ˌlaɪəˈbɪlɪtɪz/</i>	fù zhài
 liability <i>/ˌlaɪəˈbɪlɪti/</i>	zé rèn
 limited liability <i>/ˈlɪmɪtɪd ˌlaɪəˈbɪlɪti/</i>	yǒu xiàn zé rèn
 liquidity <i>/lɪˈkwɪdɪti/</i>	liú dòng xìng
 loan <i>/ləʊn/</i>	dài kuǎn
 local community <i>/ˈləʊkl kəˈmjuːnɪti/</i>	dāng dì shè qū
 long-term <i>/lɒŋ tɜːm/</i>	cháng qī
 management <i>/ˈmænɪdʒmənt/</i>	guǎn lǐ
 manufacturing <i>/ˌmænjʊːˈfæktʃərɪŋ/</i>	zhì zào yè
 margin of safety <i>/ˈmɑːdʒɪn ɒv ˈseɪfti/</i>	ān quán biān jì
 market <i>/ˈmɑːkɪt/</i>	shì chǎng
 market research <i>/ˈmɑːkɪt rɪˈsɜːtʃ/</i>	shì chǎng diào yán
 market segmentation <i>/ˈmɑːkɪt ˌseɡməntˈteɪʃn/</i>	shì chǎng xì fēn
 market share <i>/ˈmɑːkɪt ʃeə/</i>	shì chǎng fēn é
 marketing <i>/ˈmɑːkɪtɪŋ/</i>	yíng xiāo
 marketing mix <i>/ˈmɑːkɪtɪŋ mɪks/</i>	yíng xiāo zǔ hé
 marketing strategy <i>/ˈmɑːkɪtɪŋ ˈstrætədʒi/</i>	yíng xiāo cè lüè
 mass market <i>/mæs ˈmɑːkɪt/</i>	dà zhòng shì chǎng
 medium <i>/ˈmiːdiəm/</i>	méi jiè
 merger <i>/ˈmɜːdʒə/</i>	hé bìng

English	Pinyin
 message <i>/ˈmesɪdʒ/</i>	xìn xī
 microfinance <i>/ˌmaɪkrəʊfaɪˈnæns/</i>	xiǎo é xìn dài
 misleading <i>/mɪˈsliːdɪŋ/</i>	wù dǎo
 motivation <i>/ˌməʊtɪˈveɪʃn/</i>	jī lì
 motivators <i>/ˈməʊtɪveteɪz/</i>	jī lì yīn sù
 multinational company <i>/ˌmʌltɪˈnæʃənəl ˈkʌmpəni/</i>	kuà guó gōng sī
 needs <i>/niːdz/</i>	xū yào
 net cash flow <i>/net kæʃ fləʊ/</i>	jìng xiàn jīn liú
 niche market <i>/niːʃ ˈmɑːkɪt/</i>	lì jī shì chǎng
 non-current assets <i>/nɒn ˈkʌrənt ˈæsets/</i>	fēi liú dòng zī chǎn
 non-current liabilities <i>/nɒn ˈkʌrənt ˌlaɪəˈbɪlɪtɪz/</i>	fēi liú dòng fù zhài
 objective <i>/ɒbˈdʒektɪv/</i>	mù biāo
 off-the-job training <i>/ɒf ðə dʒɒb ˈtreɪnɪŋ/</i>	tuō chǎn péi xùn
 on-the-job training <i>/ɒn ðə dʒɒb ˈtreɪnɪŋ/</i>	zài zhí péi xùn
 one-way communication <i>/wʌn weɪ kəˌmjuːnɪˈkeɪʃn/</i>	dān xiàng gōu tōng
 opening balance <i>/ˈəʊpənɪŋ ˈbæləns/</i>	qī chū yú é
 opportunity cost <i>/ɒpəˈtjuːnɪti kɒst/</i>	jī huì chéng běn
 organisational chart <i>/ˌɔːɡənəɪˈzeɪʃənəl tʃɑːt/</i>	zǔ zhī jié gòu tú
 organising <i>/ˈɔːɡənəɪzɪŋ/</i>	zǔ zhī
 outflows <i>/aʊtˈfləʊz/</i>	liú chū

English	Pinyin
 output <i>/ˈaʊtpʊt/</i>	chǎn liàng
 overdraft <i>/ˈəʊvədɹæft/</i>	tòu zhī
 owners' equity <i>/ˈəʊnəz ˈekwɪti/</i>	suǒ yǒu zhě quán yì
 packaging <i>/ˈpækɪdʒɪŋ/</i>	bāo zhuāng
 partnership <i>/ˈpɑːtnəʃɪp/</i>	hé huǒ qǐ yè
 penetration pricing <i>/ˌpenɪˈtreɪʃn ˈpraɪsɪŋ/</i>	shèn tòu dìng jià
 person specification <i>/ˈpɜːsn ˌspesɪfɪˈkeɪʃn/</i>	rén yuán guī gé
 piece rate <i>/piːs reɪt/</i>	jì jiàn gōng zī
 place <i>/pleɪs/</i>	dì diǎn
 planning <i>/ˈplænɪŋ/</i>	jì huà
 pollution <i>/pəˈluːʃn/</i>	wū rǎn
 pressure group <i>/ˈpreʃə gruːp/</i>	yā lì tuán tǐ
 price <i>/praɪs/</i>	jià gé
 price skimming <i>/praɪs ˈskɪmɪŋ/</i>	piē zhī dìng jià
 primary research <i>/ˈpraɪməri rɪˈsɜːtʃ/</i>	yī shǒu diào yán
 primary sector <i>/ˈpraɪməri ˈsektə/</i>	dì yī chǎn yè
 private limited company <i>/ˈpraɪvət ˈlɪmɪtɪd ˈkʌmpəni/</i>	sī rén yǒu xiàn gōng sī
 private sector <i>/ˈpraɪvət ˈsektə/</i>	sī yíng bù mén
 product <i>/ˈprɒdakt/</i>	chǎn pǐn
 product life cycle <i>/ˈprɒdakt laɪf ˈsaɪkl/</i>	chǎn pǐn shēng mìng zhōu qī

English	Pinyin
 production <i>/prə'dʌkʃn/</i>	shēng chǎn
 productivity <i>/ˌprɒdʌk'tɪvɪti/</i>	shēng chǎn lǜ
 profit <i>/'prɒfɪt/</i>	lì rùn
 profit for the year <i>/'prɒfɪt fəðə jiə/</i>	nián dù lì rùn
 profit margin <i>/'prɒfɪt 'mɑːdʒɪn/</i>	lì rùn lǜ
 profit sharing <i>/'prɒfɪt 'ʃeərɪŋ/</i>	lì rùn fēn xiǎng
 profitability <i>/ˌprɒfɪtə'bɪlɪti/</i>	yíng lì néng lì
 promotion <i>/prə'məʊʃn/</i>	jìn shēng
 promotion (marketing) <i>/prə'məʊʃn/</i>	tuī guǎng
 promotional pricing <i>/prə'məʊʃənl 'praɪsɪŋ/</i>	cù xiāo dìng jià
 public corporation <i>/'pʌblɪk ˌkɔːpə'reɪʃn/</i>	guó yǒu qǐ yè
 public limited company <i>/'pʌblɪk 'lɪmɪtɪd 'kʌmpəni/</i>	gōng zhòng yǒu xiàn gōng sī
 public sector <i>/'pʌblɪk 'sektə/</i>	gōng gòng bù mén
 quality <i>/'kwɒləti/</i>	zhì liàng
 quality assurance <i>/'kwɒləti ə'ʃʊərəns/</i>	zhì liàng bǎo zhèng
 quality control <i>/'kwɒləti kən'trəʊl/</i>	zhì liàng kòng zhì
 questionnaires <i>/ˌkwɛstʃə'neəz/</i>	wèn juǎn
 raise finance <i>/reɪz 'faɪnæns/</i>	chóu jí zī jīn
 ratios <i>/'reɪʃiəʊz/</i>	bǐ lǜ
 raw materials <i>/rɔː mə'tɪəriəlz/</i>	yuán cái liào

English	Pinyin
 receiver <i>/rɪ'siːvə/</i>	jiē shōu zhě
 recession <i>/rɪ'seɪʃn/</i>	shuāi tuì
 recovery <i>/rɪ'kʌvəri/</i>	fù sū
 recruitment <i>/rɪ'kruːtmənt/</i>	zhāo pìn
 redundancy <i>/rɪ'dʌndənsi/</i>	cái yuán
 resources <i>/rɪ'zɔːsɪz/</i>	zī yuán
 retailer <i>/'riːteɪlə/</i>	líng shòu shāng
 retained profit <i>/rɪ'teɪnd 'prɒfɪt/</i>	liú cún lì rùn
 return on capital employed <i>/rɪ'tɜːn ɒn 'kæpɪtl em'plɔɪd/</i>	zī běn huí bào lǜ
 revenue <i>/'revənjuː/</i>	shōu rù
 risk <i>/rɪsk/</i>	fēng xiǎn
 salary <i>/'sæləri/</i>	xīn jīn
 sales <i>/seɪlz/</i>	xiāo shòu é
 sales promotion <i>/seɪlz prə'məʊʃn/</i>	cù xiāo
 sampling <i>/'sæmplɪŋ/</i>	chōu yàng
 scarce <i>/skeəs/</i>	xī quē
 secondary research <i>/'sekəndəri rɪ'sɜːtʃ/</i>	èr shǒu diào yán
 secondary sector <i>/'sekəndəri 'sektə/</i>	dì èr chǎn yè
 selection <i>/sɪ'lekʃn/</i>	xuǎn bá
 sender <i>/'sendə/</i>	fā sòng zhě

English	Pinyin
 services <i>/ˈsɜːvɪsɪz/</i>	fú wù
 shareholders <i>/ˈʃeəhəʊldəz/</i>	gǔ dōng
 shares <i>/ʃeəz/</i>	gǔ fèn
 short-term <i>/ʃɔːt tɜːm/</i>	duǎn qī
 slump <i>/slamp/</i>	xiǎo tiáo
 social enterprise <i>/ˈsəʊʃl ˈentəpraɪz/</i>	shè huì qǐ yè
 social media <i>/ˈsəʊʃl ˈmiːdiːə/</i>	shè jiāo méi tǐ
 sole trader <i>/səʊl ˈtreɪdə/</i>	dú zī qǐ yè
 span of control <i>/spæn ɒv kənˈtrəʊl/</i>	guǎn lǐ fú dù
 stakeholder <i>/ˈsteɪkhəʊldə/</i>	lì yì xiāng guān zhě
 start-up <i>/stɑːt ʌp/</i>	chū chuàng qǐ yè
 start-up capital <i>/stɑːt ʌp ˈkæpɪtl/</i>	qǐ dòng zī jīn
 statement of financial position <i>/ˈsteɪtmənt ɒv faɪˈnænʃl pəˈzɪʃn/</i>	cái wù zhuàng kuàng biǎo
 stock exchange <i>/stɒk ɛksˈtʃeɪndʒ/</i>	zhèng quàn jiāo yì suǒ
 subordinates <i>/sʌˈbɔːdɪnəts/</i>	xià shǔ
 suppliers <i>/səˈplaɪəz/</i>	gōng yìng shāng
 survival <i>/səˈvaɪvl/</i>	shēng cún
 sustainable development <i>/səˈsteɪnəbl dɪˈveləpmənt/</i>	kě chí xù fā zhǎn
 takeover <i>/ˈteɪkəʊvə/</i>	shōu gòu
 tariffs <i>/ˈtærɪfs/</i>	guān shuì

English	Pinyin
 tax <i>/tæks/</i>	shuì shōu
 taxation <i>/tæksˈseɪʃn/</i>	shuì shōu
 teamworking <i>/ˈtiːmwɜːkɪŋ/</i>	tuán duì hé zuò
 technology <i>/tekˈnɒlədʒi/</i>	jì shù
 tertiary sector <i>/ˈtɜːʃjəri ˈsektə/</i>	dì sān chǎn yè
 tests <i>/tests/</i>	cè shì
 time rate <i>/taɪm reɪt/</i>	jì shí gōng zī
 total cost <i>/ˈtəʊtl kɒst/</i>	zǒng chéng běn
 trade credit <i>/treɪd ˈkredit/</i>	mào yì xìn dài
 trade union <i>/treɪd ˈjuːniən/</i>	gōng huì
 training <i>/ˈtreɪnɪŋ/</i>	péi xùn
 two-way communication <i>/tuː weɪ kəˌmjuːnɪˈkeɪʃn/</i>	shuāng xiàng gōu tōng
 unemployment <i>/ʌnemˈplɔɪmənt/</i>	shī yè
 unincorporated <i>/ˌʌnɪnˈkɔːpəreɪtɪd/</i>	fēi fǎ rén
 unlimited liability <i>/ʌnˈlɪmɪtɪd ˌlaɪəˈbɪlɪti/</i>	wú xiàn zé rèn
 variable costs <i>/ˈveəriəbl kɒsts/</i>	kě biàn chéng běn
 vertical integration <i>/ˈvɜːtɪkl ˌɪntɪˈɡreɪʃn/</i>	zòng xiàng yī tǐ huà
 wage <i>/weɪdʒ/</i>	gōng zī
 wants <i>/wɒnts/</i>	yù wàng
 wholesaler <i>/ˈhəʊlseɪlə/</i>	pī fā shāng

English	Pinyin
 workforce /ˈwɜːkfoːs/	yuán gōng duì wǔ
 working capital /ˈwɜːkɪŋ ˈkæpɪtəl/	yíng yùn zī jīn